

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: ANSELMO E. PACHECO § Case No. 17-82711  
§  
§  
§  
§  
Debtor(s) §

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/15/2017.
  - 2) The plan was confirmed on 04/18/2018.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
  - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/03/2018, 10/18/2018.
  - 5) The case was dismissed on 10/18/2018.
  - 6) Number of months from filing or conversion to last payment: 9.
  - 7) Number of months case was pending: 13.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$0.00.
  - 10) Amount of unsecured claims discharged without full payment: \$0.00.
  - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 6,756.00
Less amount refunded to debtor(s)	\$ 25.00
<b>NET RECEIPTS</b>	<b>\$ 6,731.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,371.39
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 579.20
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 1,950.59</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,000.00	4,000.00	1,371.39	0.00
CAPITAL ONE AUTO FINANCE	Sec	17,713.00	17,515.65	17,515.65	1,537.45	986.34
QUICKEN LOANS	Sec	5,500.00	5,727.21	0.00	2,256.62	0.00
INTERNAL REVENUE SERVICE	Pri	3,140.00	3,204.53	3,204.53	0.00	0.00
ABRAMS & JOSSEL CONSULTING	Uns	0.00	NA	NA	0.00	0.00
AMERICAN WEB LOAN	Uns	2,500.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	8,159.00	8,379.14	8,379.14	0.00	0.00
BIG PICTURE LOANS	Uns	1,000.00	NA	NA	0.00	0.00
CU RECOVERY INC	Uns	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	3,676.00	3,676.82	3,676.82	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,526.00	1,526.40	1,526.40	0.00	0.00
CENTEGRA	Uns	0.00	NA	NA	0.00	0.00
CHASE BANK	Uns	609.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Uns	400.00	NA	NA	0.00	0.00
DISH NETWORK	Uns	0.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Uns	2,161.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Uns	617.00	708.51	708.51	0.00	0.00
LVNV FUNDING	Uns	209.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MIDLAND CREDIT MANAGEMENT	Uns	614.00	NA	NA	0.00	0.00
MILLENIUM CREDIT CONSULTANTS	Uns	631.00	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS /	Uns	184.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Uns	0.00	NA	NA	0.00	0.00
OPORTUN / PROGRESO FINAN	Uns	4,825.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF ILLINOIS	Uns	1,363.00	NA	NA	0.00	0.00
PREMIER BANK / CHARTER	Uns	204.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	65.56	65.56	0.00	0.00
REPUBLIC BANK	Uns	1,865.00	NA	NA	0.00	0.00
RPM	Uns	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	834.00	889.64	889.64	0.00	0.00
TCF NATIONAL BANK	Uns	295.00	NA	NA	0.00	0.00
UNIVERSAL CASH EXPRESS	Uns	857.00	NA	NA	0.00	0.00
HAYDEE RUIZ	Uns	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 2,256.62	\$ 0.00
Debt Secured by Vehicle	\$ 17,515.65	\$ 1,537.45	\$ 986.34
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 17,515.65</b>	<b>\$ 3,794.07</b>	<b>\$ 986.34</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,204.53	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 3,204.53</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 15,246.07</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 1,950.59
Disbursements to Creditors	\$ 4,780.41
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 6,731.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/27/2018

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.